

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF OKLAHOMA**

In re: Fox, Larry Arthur	)	
	)	Case No.: 10-82029
Fox, Ramona Rae	)	Chapter 13
Debtor(s)	)	

**AMENDED PLAN AND SUMMARY, NOTICE OF  
INCORPORATION OF TERMS OF ORIGINAL PLAN AND  
STATEMENT OF CHANGES TO PROVISIONS OF SECURED CLAIMS**

**COMES NOW**, the Debtors and file their Amended Summary of Plan, Notice of Incorporation of Terms of Original Plan and Statement of Changes to Provisions of Secured Claims:

1. The Debtors have attached hereto their Amended Plan and Summary, which provides for a term of 36 months.
2. All terms contained in the Original Plan (except the Summary) filed on 11-12-10, are incorporated by reference.
3. Pursuant to 11 U.S.C. § 1323(b) the modifications contained in the Amended Summary attached hereto and the terms of the Original Plan (except the Summary) as incorporated herein become the plan.
4. Only the following secured claims have been affected by the modifications contained in the Amended Summary attached:

<b>CREDITOR</b>	<b>COLLATERAL</b>	<b>DESCRIPTION OF THE CHANGE</b>
Santander Financial	2001 Ford Ranger	The secured claim of \$3,161.58 will receive 6.00% interest, 36 monthly payments of \$96.66.
American General Finance	2002 Chrysler PT Cruiser	The secured claim of \$2,150.00 will receive 6.00% interest, 36 monthly payments of \$65.73.
Nationstar Mortgage	Homestead	The mortgage shall be paid outside the plan pursuant to the loan modification agreement entered into by the Debtors after the filing of this case.

Dated: 12-13-10

/s/ Jimmy L. Veith

**AN AMENDED SUMMARY OF PLAN IS ATTACHED HERETO.**

# Summary of Plan

Use for Original and Amended Plans

Debtor(s): Fox, Larry & Ramona

Case No. 10-82029

Dated: 12/13/2010

Class	Description of Collateral	Creditor	Amount of Secured Claim	Acct. No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor	Total Mos Paid	Total Amt. Paid by Trustee
I.A.	2001 Ford Ranger	Santander Financial	\$ 3,161.58	3000011125114	6.0000%	1	36	\$96.66	Trustee	36	\$3,479.84
I.A.								\$0.00	Trustee	1	\$0.00
I.A.	2002 Chrysler PT Cruiser	American General Finance	\$ 2,150.00	8102715045542070	6.0000%	1	36	\$65.73	Trustee	36	\$2,366.43
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.A.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
I.B.								\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.A.	Homestead	Nationstar Mortgage	\$ 57,889.98	242710448	contract	1	24	\$296.73	Debtor	24	\$0.00
II.B.		(SEE COMMENTS #1.)	\$ -		0.0000%	1	1	\$0.00	Trustee	1	\$0.00
II.B.			\$ -		0.0000%	1	1	\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
II.B.			\$ -					\$0.00	Trustee	1	\$0.00
II.A.									Trustee	1	\$0.00
II.B.								\$0.00	Trustee	1	\$0.00
III.A.								\$0.00	Trustee	1	\$0.00
III.B.									Trustee	1	\$0.00
III.C.									Trustee	1	\$0.00
III.D.									Trustee	1	\$0.00
IV.A.	Attorney Fees	Jimmy L. Veith, P.C.							Trustee		\$3,174.00
IV.B.									Trustee		
IV.B.	2009 income taxes	OTC							Trustee		\$10.36
IV.B.									Trustee		
IV.B.									Trustee		
IV.B.									Trustee		
Total											\$9,030.63

## Class V Executory Contracts:

Debtors assume the lease-purchase agreement for a stand-up freezer. The final payment of \$79.00 is due on 11-15-2010.

## Applicable Commitment Period

Period	Term	Beg	End	Mo Pmt		# Mos	Amt. Paid
36	36	1	36	\$286.00	Debtor	36	\$10,296.00
		36	36	\$0.00	Debtor	1	\$0.00
					Debtor	1	\$0.00
					Debtor	1	\$0.00
TOTAL AMOUNT PAID INTO PLAN							\$10,296.00
Trustee Fee (10%)							\$1,029.60
Total paid to Class I, II, III, IV.A and IV.B. creditors above							\$9,030.63
Amount to be paid to Class IV.C. Unsecured Claims:							\$235.77
Amount by which plan is not feasible (If positive then plan is feasible).							\$0.00

\*If amount paid to Class IV.C. claims (non-priority unsecured creditors) is zero then actual percent is zero.

## ABOVE MEDIAN DISPOSABLE INCOME CALCULATION:

Monthly Net Disposable Income: (Form 22C, L. 59) \$0.00  
 Disposable Income to Unsecured Creditors Amount (DITUC): \$0.00

Amount available to all Creditors under Chapter 7: \$218.50

Total Priority Claims: \$10.36

Chapter 7 Test Amount: \$208.14

Greater of Below Median DITUC or Chapter 7 Test Amount: \$235.77

Greater of Above Median DITUC or Chapter 7 Test Amount: \$0.00

Amount Debtor Proposes to Pay to Class IV.C. Claims:

(Must be more than Greater of DITUC or CH 7 Test)

Amount to Class IV.C. Claims: \$235.77

## Estimated Payment to Unsecured Creditors:

Class IV.C. Claims per Sch. F \$11,775  
 Claims Relegated to Class IV.C. \$2,424  
 Total Class IV.C. (Non-Priority Unsecured) Claims \$14,199  
 Required Amount to Class IV.C. Claims \$235.77  
 Estimated Percentage to Class IV.C. Claims: 1.66%

## BELOW MEDIAN DISPOSABLE INCOME CALCULATION:

Amount paid in months 1 to 36 by Debtor: \$10,296.00  
 Less Trustee Fee: \$1,029.60  
 Less payments to Creditors: \$9,030.63  
 Net to Class IV.C Claims: \$235.77

Class	Desc. of Collateral	Creditor	Location
I.C.	Rainbow vacuum cleaner	Prime Acceptance	1216 N.W. Gaye Street , Kingston, OK 73439
I.C.			
I.C.			
I.C.			
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment	Creditor

## Comments:

- The mortgage shall be paid outside the plan pursuant to the loan modification agreement entered into by the Debtors after the filing of this case.
- Unsecured debt totals \$9,716.00 and does not include the student loan debt of \$2,647.37 to Murray State College and \$5,220.00 to U.S. Dept. of Education. These student loans will be paid the required monthly payments outside the plan when they become due.